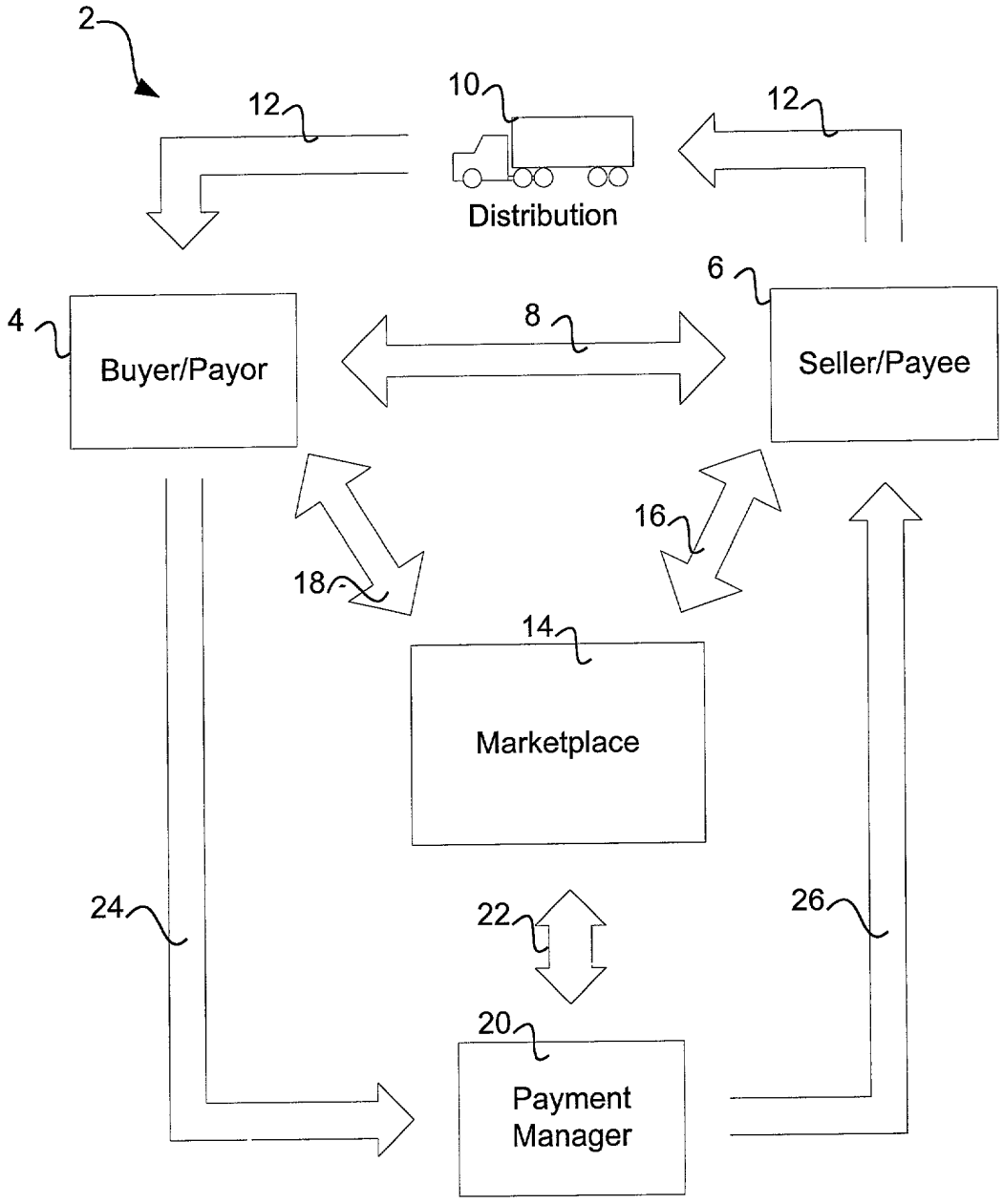
2
12
10
12
Distribution
6
4
Buyer/Payor
8
Seller/Payee
16
18
14
Marketplace
24
22
26
20
Payment
Manager

FIG. 1

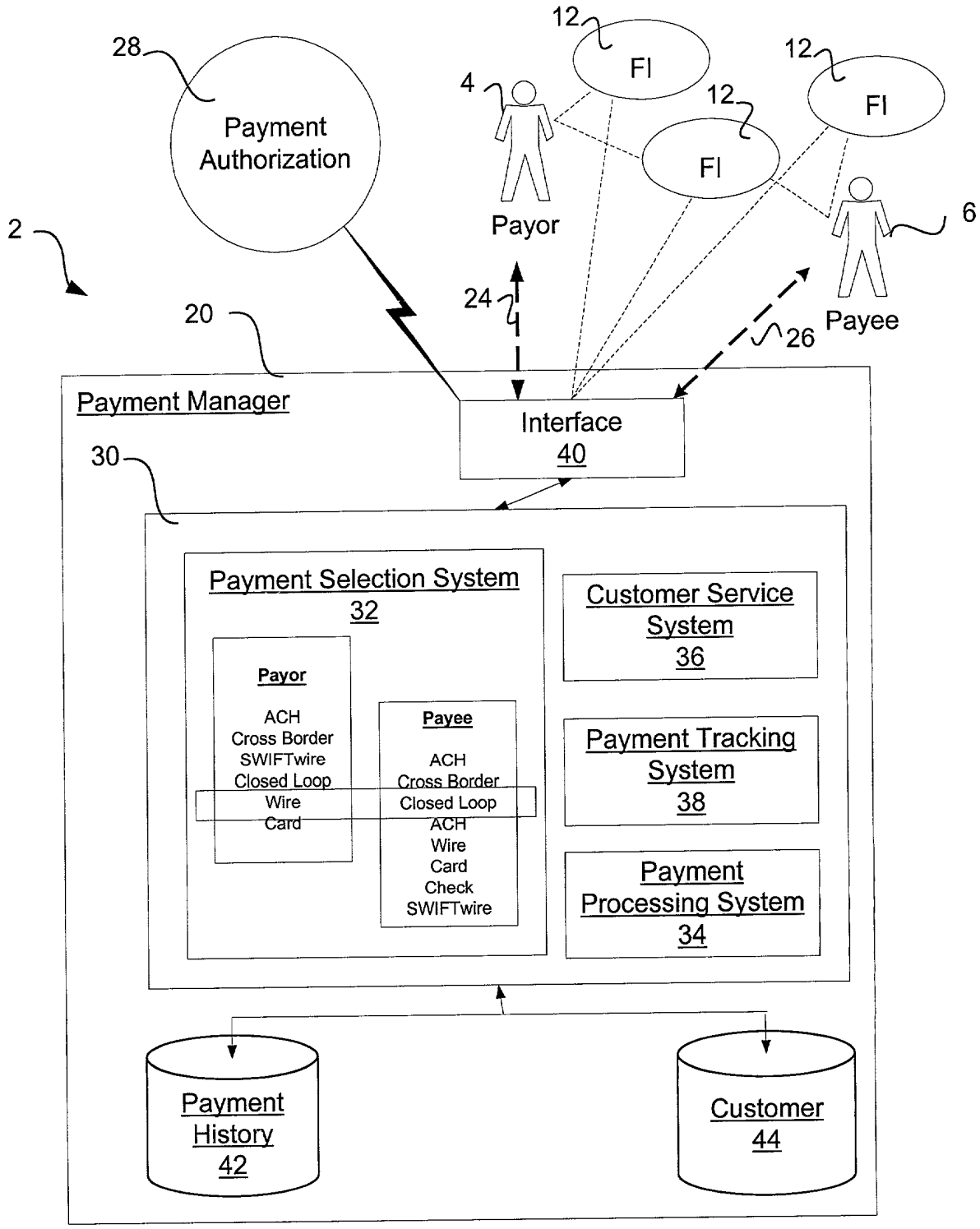
28
Payment Authorization
12
FI
12
FI
12
FI
4
Payor
6
Payee
2
24
26
20
Payment Manager
Interface
40
30
Payment Selection System
32
Payor
ACH
Cross Border
SWIFTwire
Closed Loop
Wire
Card
Payee
ACH
Cross Border
Closed Loop
ACH
Wire
Card
Check
SWIFTwire
Customer Service System
36
Payment Tracking System
38
Payment Processing System
34
Payment History
42
Customer
44

FIG. 2

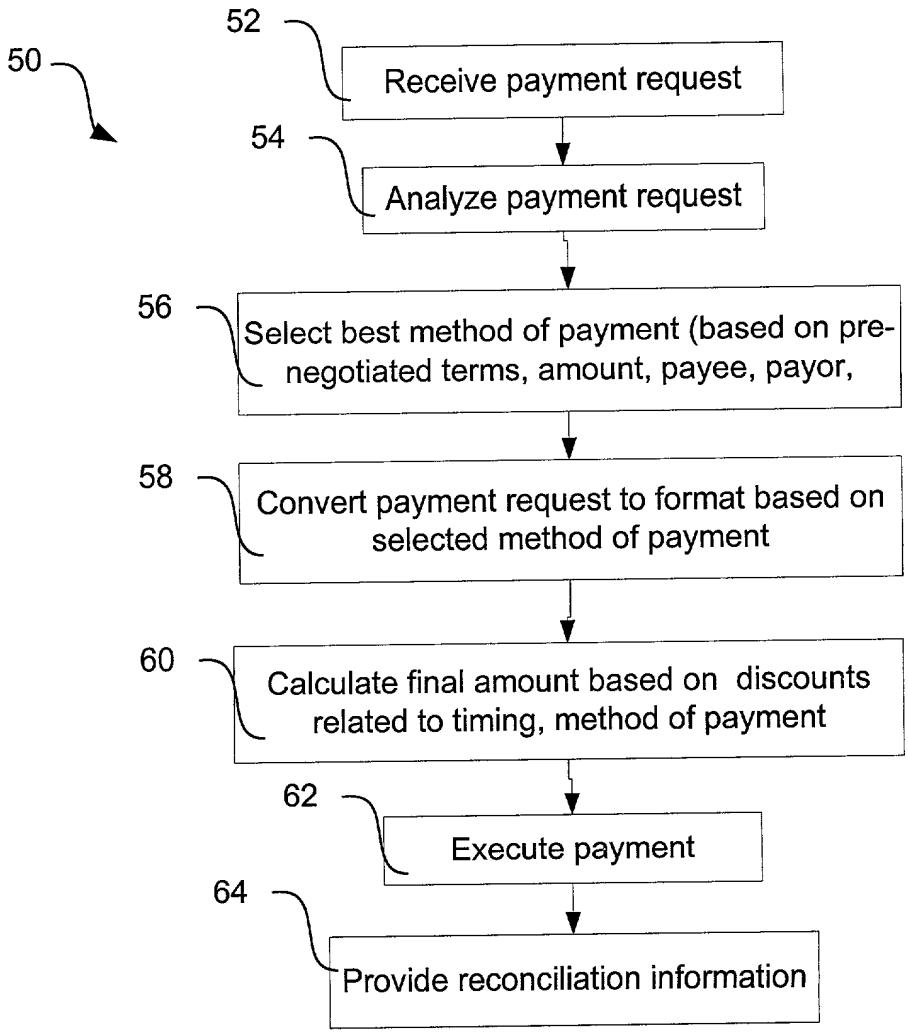
50
52
Receive payment request
54
Analyze payment request
56
Select best method of payment (based on pre-negotiated terms, amount, payee, payor,
58
Convert payment request to format based on selected method of payment
60
Calculate final amount based on discounts related to timing, method of payment
62
Execute payment
64
Provide reconciliation information

FIG. 3

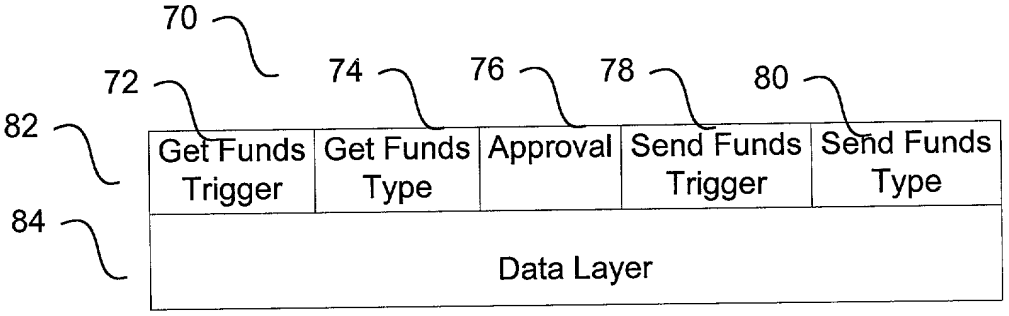
70
72
74
76
78
80
82
Get Funds Trigger
Get Funds Type
Approval
Send Funds Trigger
Send Funds Type
84
Data Layer

FIG. 4

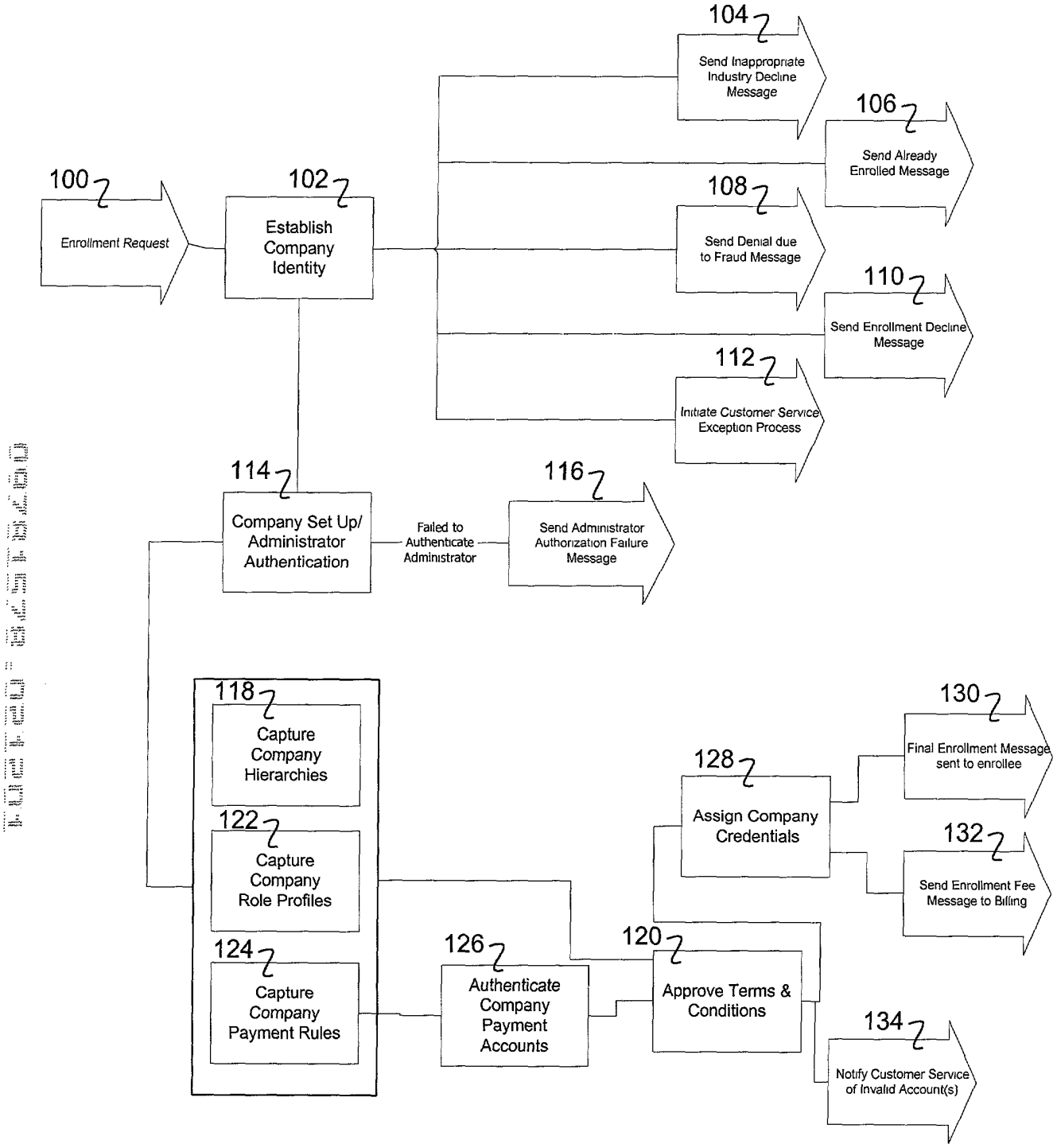
100
Enrollment Request
102
Establish Company Identity
104
Send Inappropriate Industry Decline Message
106
Send Already Enrolled Message
108
Send Denial due to Fraud Message
110
Send Enrollment Decline Message
112
Initiate Customer Service Exception Process
114
Company Set Up/ Administrator Authentication
Failed to Authenticate Administrator
116
Send Administrator Authorization Failure Message
118
Capture Company Hierarchies
122
Capture Company Role Profiles
124
Capture Company Payment Rules
126
Authenticate Company Payment Accounts
120
Approve Terms & Conditions
128
Assign Company Credentials
130
Final Enrollment Message sent to enrollee
132
Send Enrollment Fee Message to Billing
134
Notify Customer Service of Invalid Account(s)

FIG. 5

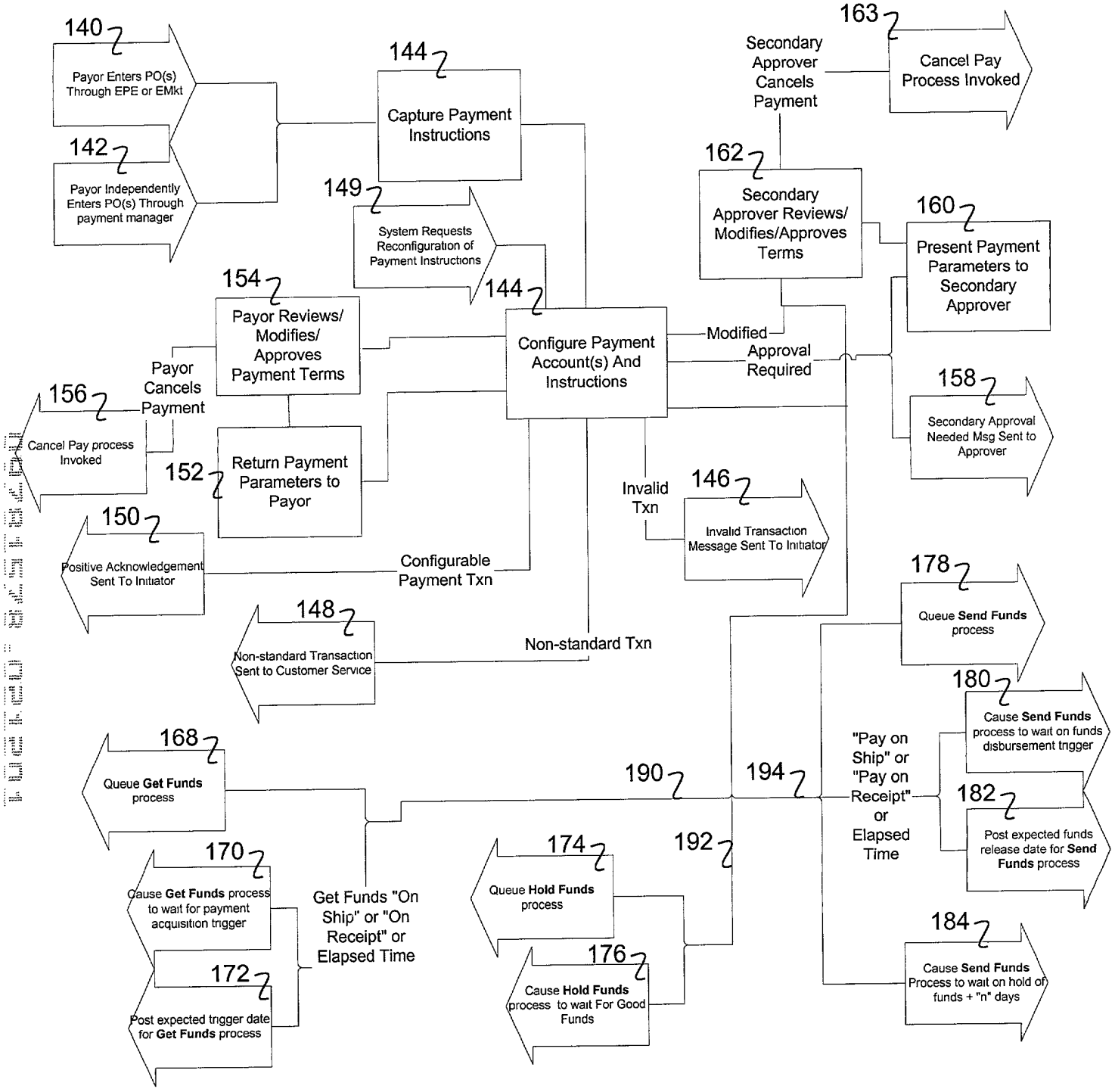
140
Payor Enters PO(s) Through EPE or EMkt
142
Payor Independently Enters PO(s) Through payment manager
144
Capture Payment Instructions
149
System Requests Reconfiguration of Payment Instructions
144
154
Payor Reviews/ Modifies/ Approves Payment Terms
Configure Payment Account(s) And Instructions
Payor Cancels Payment
156
Cancel Pay process Invoked
152
Return Payment Parameters to Payor
150
Positive Acknowledgement Sent To Initiator
Configurable Payment Txn
148
Non-standard Transaction Sent to Customer Service
Non-standard Txn
Invalid Txn
146
Invalid Transaction Message Sent To Initiator
Modified Approval Required
Secondary Approver Cancels Payment
163
Cancel Pay Process Invoked
162
Secondary Approver Reviews/ Modifies/Approves Terms
160
Present Payment Parameters to Secondary Approver
158
Secondary Approval Needed Msg Sent to Approver
178
Queue Send Funds process
180
Cause Send Funds process to wait on funds disbursement trigger
182
Post expected funds release date for Send Funds process
"Pay on Ship" or "Pay on Receipt" or Elapsed Time
194
190
168
Queue Get Funds process
170
Cause Get Funds process to wait for payment acquisition trigger
172
Post expected trigger date for Get Funds process
Get Funds "On Ship" or "On Receipt" or Elapsed Time
192
174
Queue Hold Funds process
176
Cause Hold Funds process to wait For Good Funds
184
Cause Send Funds Process to wait on hold of funds + "n" days

FIG. 6

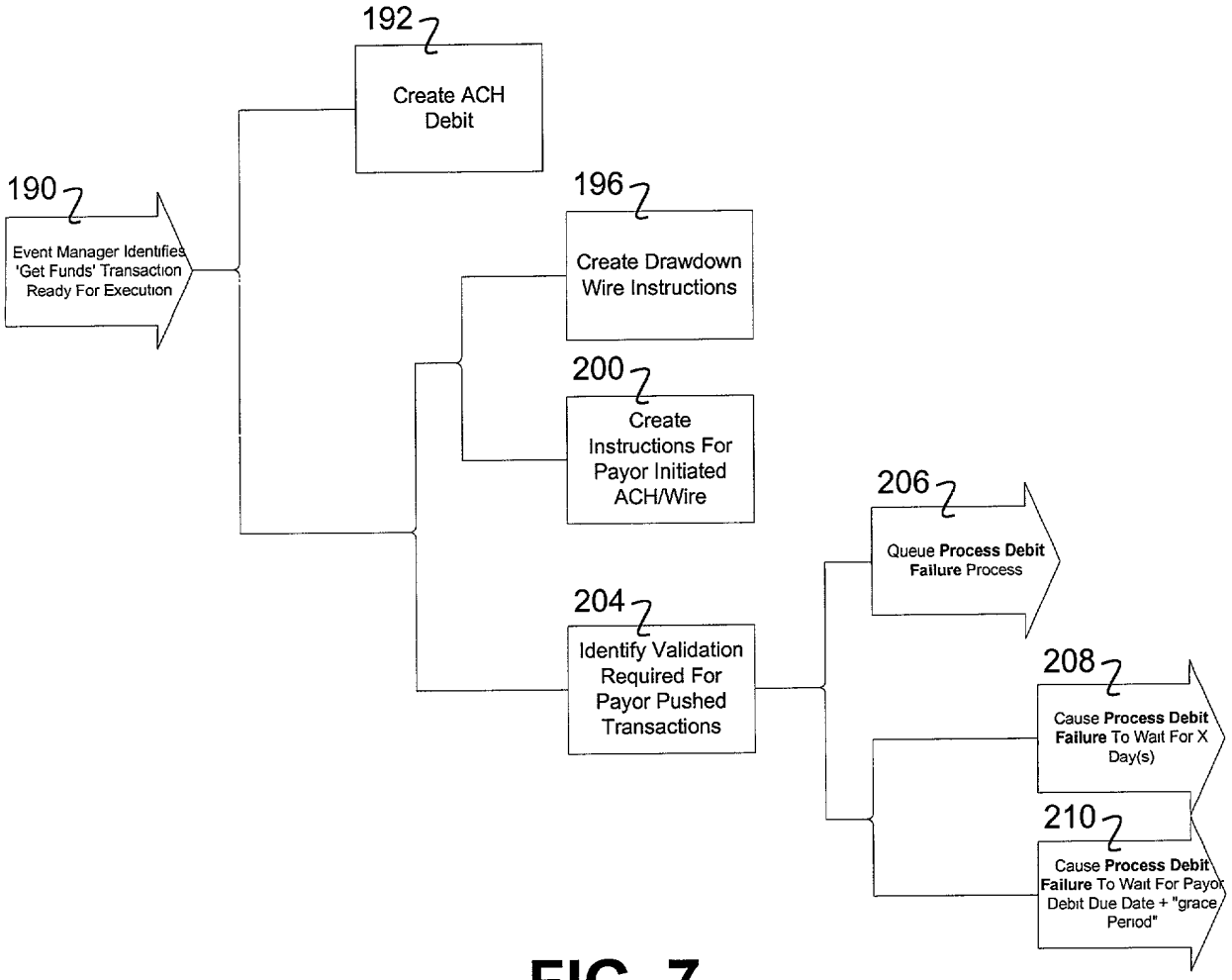
192
Create ACH Debit
190
Event Manager Identifies 'Get Funds' Transaction Ready For Execution
196
Create Drawdown Wire Instructions
200
Create Instructions For Payor Initiated ACH/Wire
206
Queue **Process Debit Failure** Process
204
Identify Validation Required For Payor Pushed Transactions
208
Cause **Process Debit Failure** To Wait For X Day(s)
210
Cause **Process Debit Failure** To Wait For Payor Debit Due Date + "grace Period"

FIG. 7

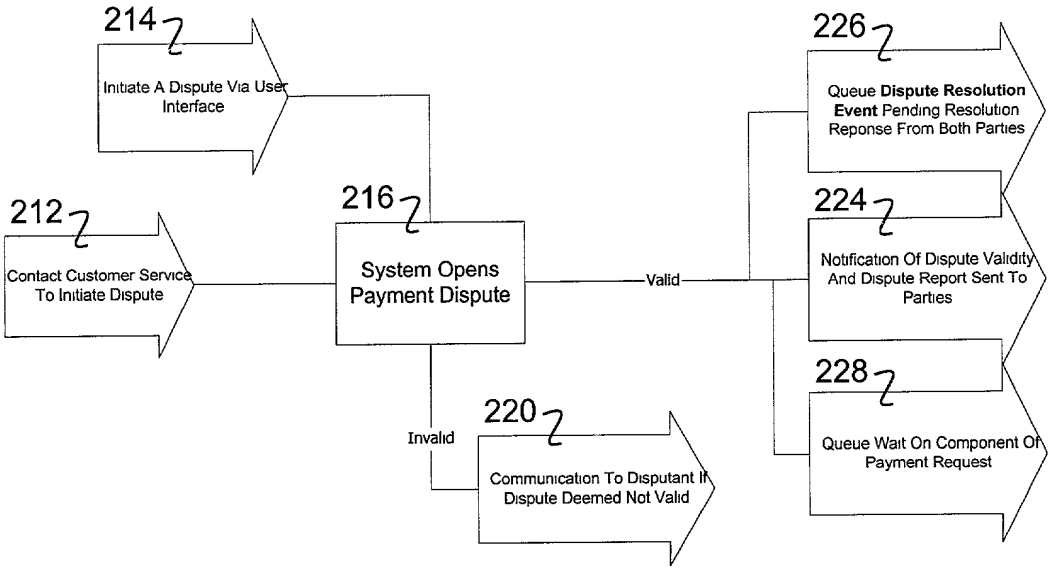
214
Initiate A Dispute Via User Interface
212
Contact Customer Service To Initiate Dispute
216
System Opens Payment Dispute
Valid
Invalid
220
Communication To Disputant If Dispute Deemed Not Valid
226
Queue **Dispute Resolution Event** Pending Resolution Reponse From Both Parties
224
Notification Of Dispute Validity And Dispute Report Sent To Parties
228
Queue Wait On Component Of Payment Request

FIG. 8

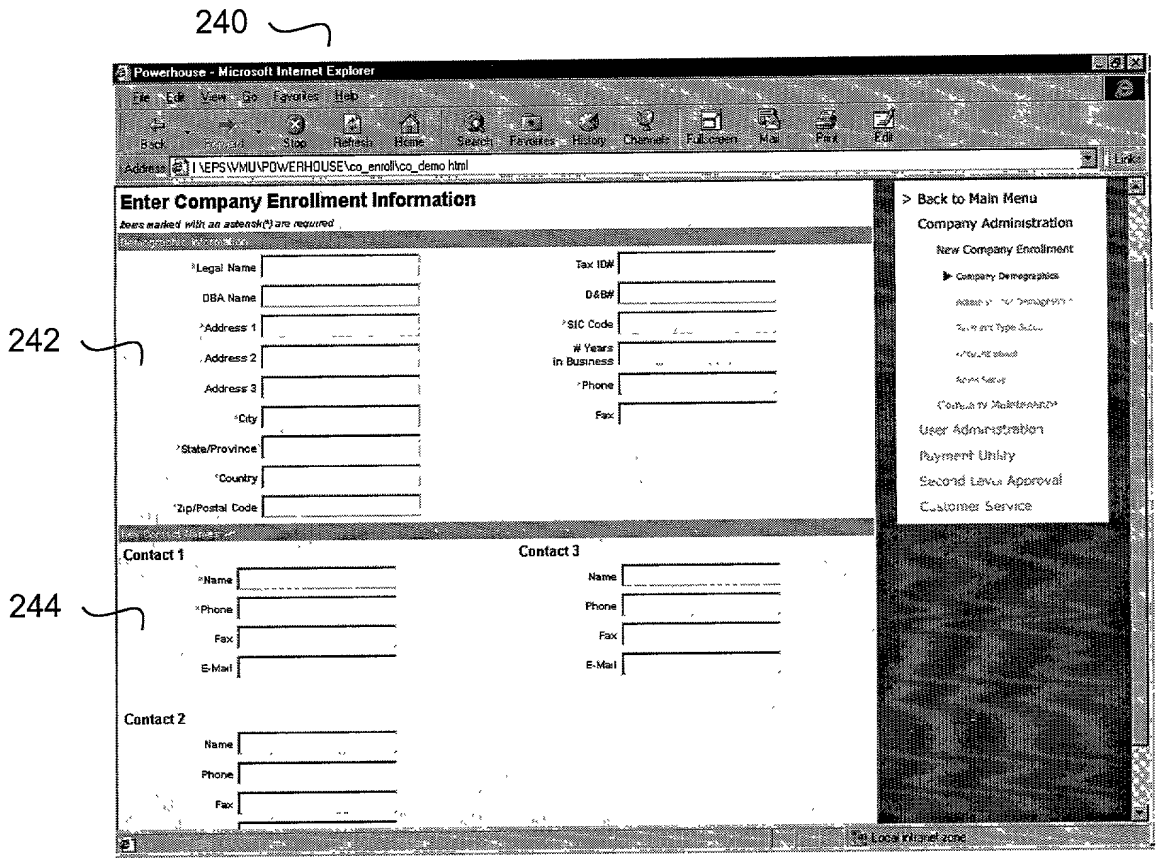
240
Powerhouse - Microsoft Internet Explorer
Enter Company Enrollment Information
242
244
Contact 1
Contact 2
Contact 3
> Back to Main Menu
Company Administration
New Company Enrollment
User Administration
Payment Utility
Second Level Approval
Customer Service

FIG. 9a

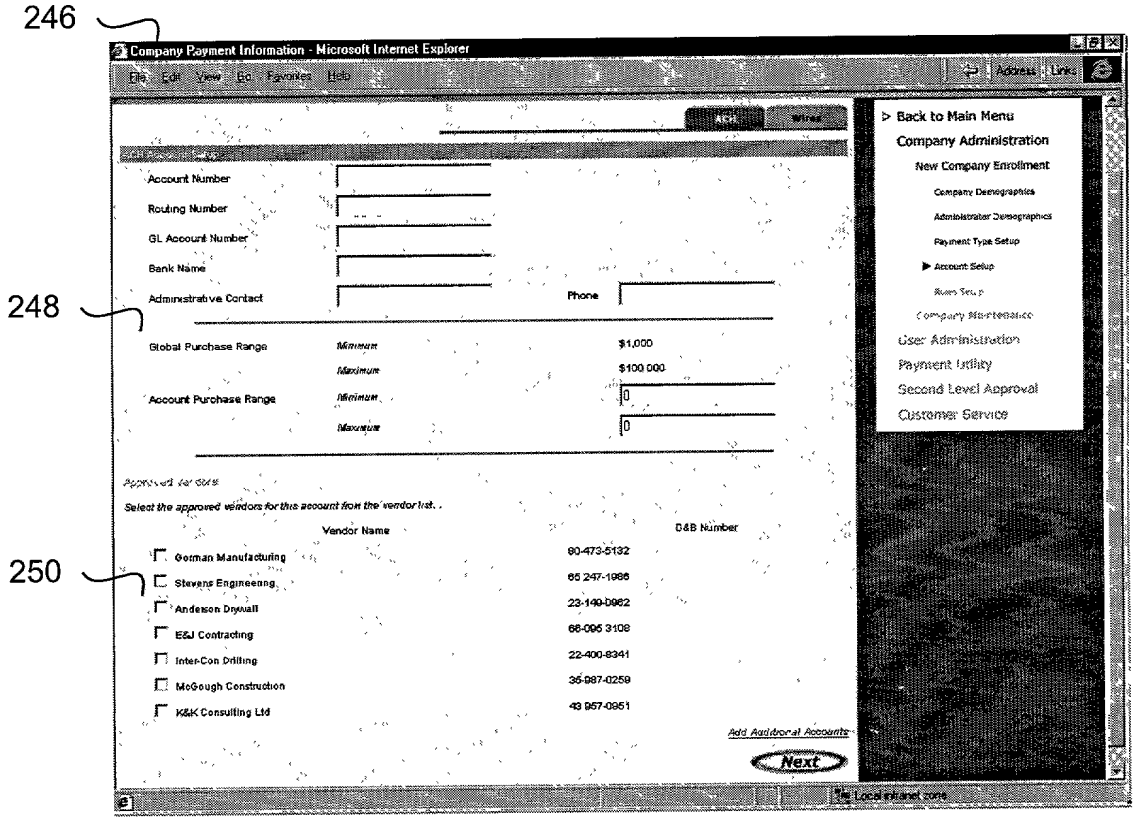
246
Company Payment Information - Microsoft Internet Explorer
248
250
Account Number
Routing Number
GL Account Number
Bank Name
Administrative Contact
Phone
Global Purchase Range
Account Purchase Range
Select the approved vendors for this account from the vendor list.
Vendor Name
D&B Number
German Manufacturing
Stevens Engineering
Andersen Drywall
E&J Contracting
Inter-Con Drilling
McGough Construction
K&K Consulting Ltd
Add Additional Accounts
Next
> Back to Main Menu
Company Administration
New Company Enrollment
User Administration
Payment Utility
Second Level Approval
Customer Service

FIG. 9b

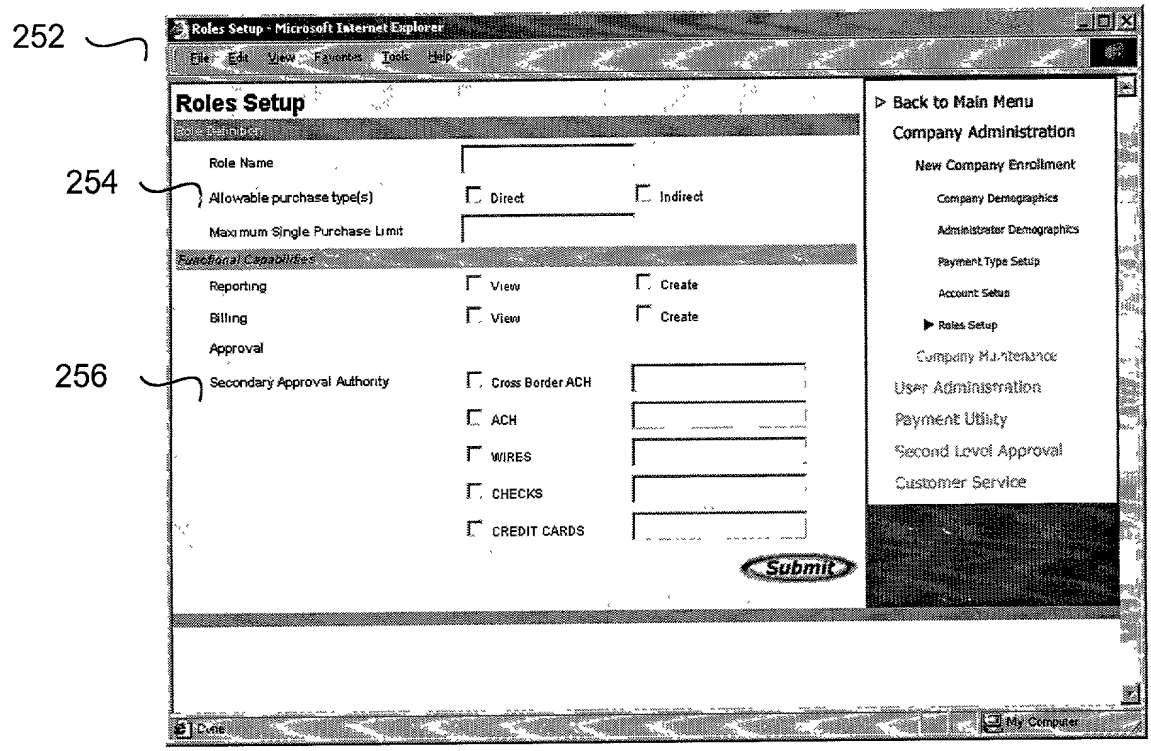
252
Roles Setup - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Roles Setup
Role Definition
254
Role Name
Allowable purchase type(s)
Direct
Indirect
Maximum Single Purchase Limit
Functional Capabilities
Reporting
View
Create
Billing
View
Create
Approval
256
Secondary Approval Authority
Cross Border ACH
ACH
WIRES
CHECKS
CREDIT CARDS
Submit
Back to Main Menu
Company Administration
New Company Enrollment
Company Demographics
Administrator Demographics
Payment Type Setup
Account Setup
Roles Setup
Company Maintenance
User Administration
Payment Utility
Second Level Approval
Customer Service
Done
My Computer

FIG. 9c

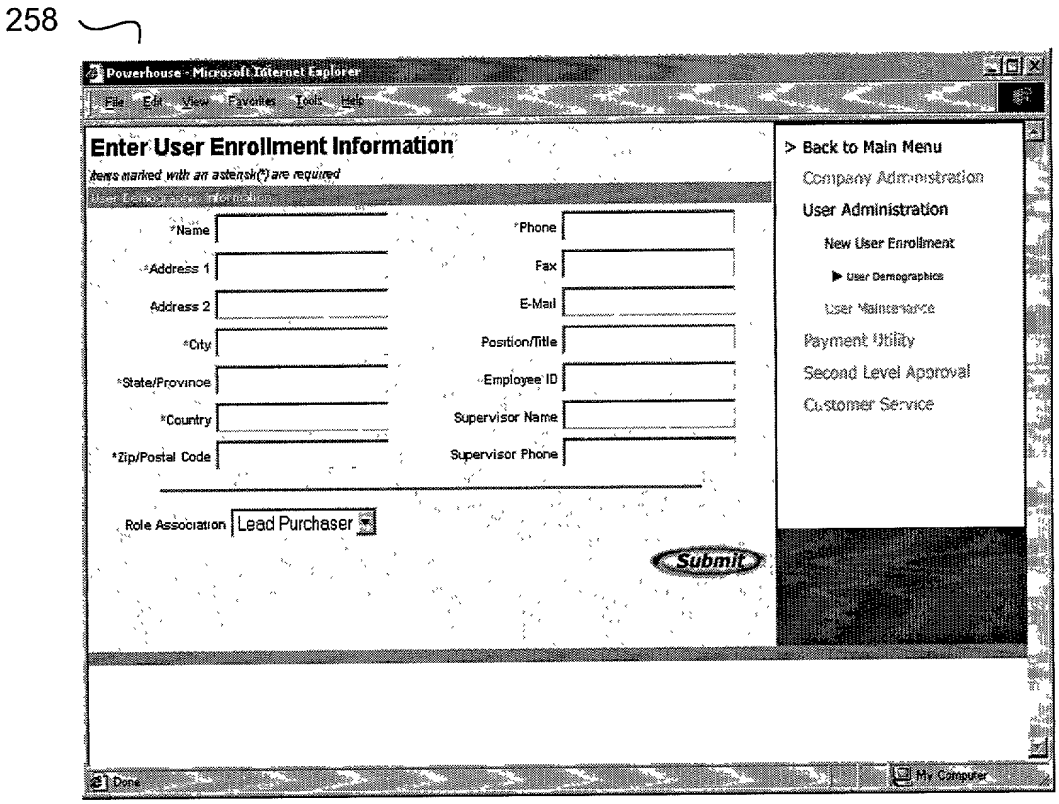
258
Powerhouse - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Enter User Enrollment Information
Items marked with an asterisk(*) are required
*Name
*Address 1
Address 2
*City
*State/Province
*Country
*Zip/Postal Code
*Phone
Fax
E-Mail
Position/Title
Employee ID
Supervisor Name
Supervisor Phone
Role Association
Lead Purchaser
Submit
Back to Main Menu
Company Administration
User Administration
New User Enrollment
User Demographics
User Maintenance
Payment Utility
Second Level Approval
Customer Service
Done
My Computer

FIG. 9d

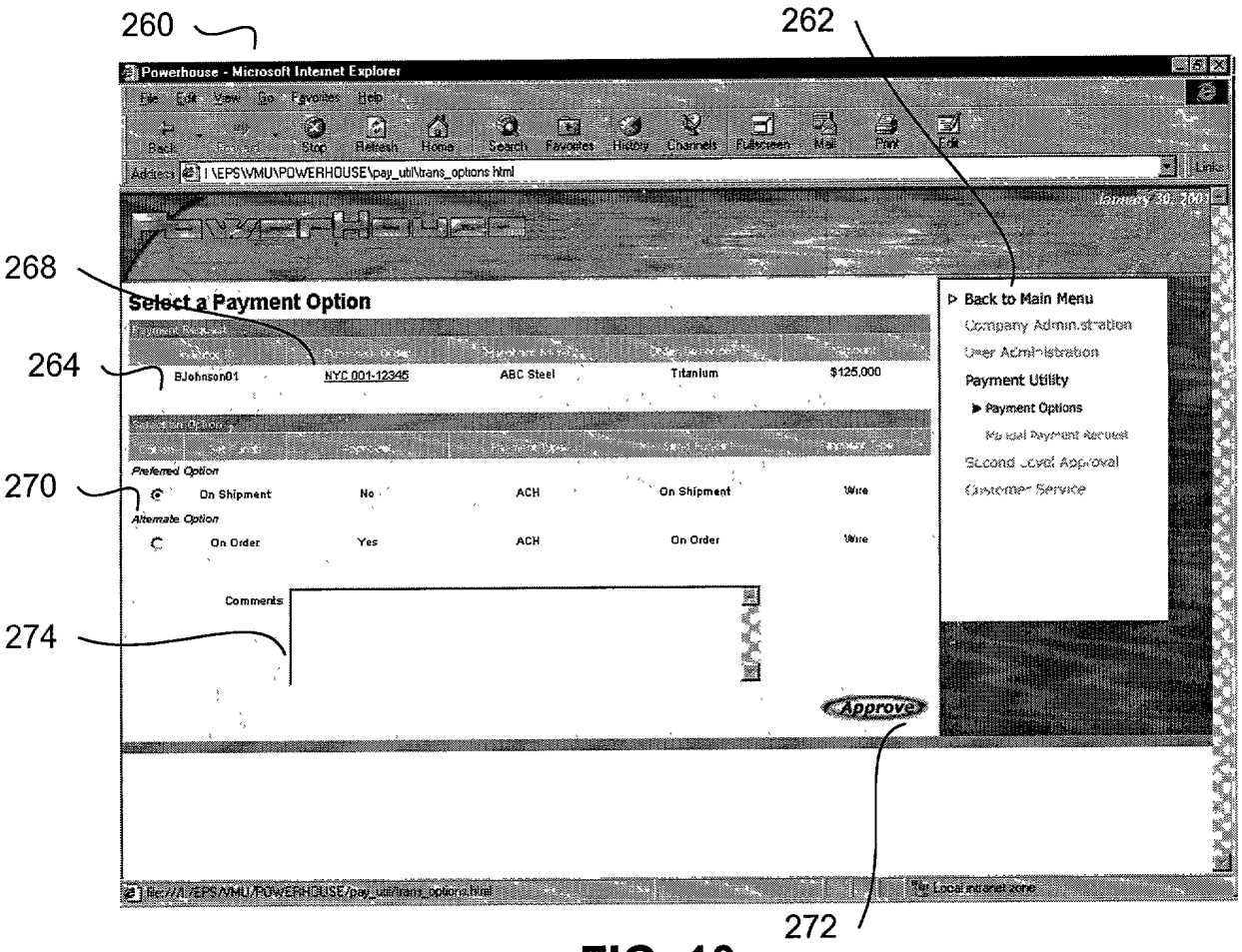
260
262
Powerhouse - Microsoft Internet Explorer
268
Select a Payment Option
264
BJohnson01
NYC 001-12345
ABC Steel
Titanium
$125,000
270
Preferred Option
On Shipment
No
ACH
On Shipment
Wire
Alternate Option
On Order
Yes
ACH
On Order
Wire
Comments
274
Approve
Back to Main Menu
Company Administration
User Administration
Payment Utility
Payment Options
Second Level Approval
Customer Service
272

FIG. 10

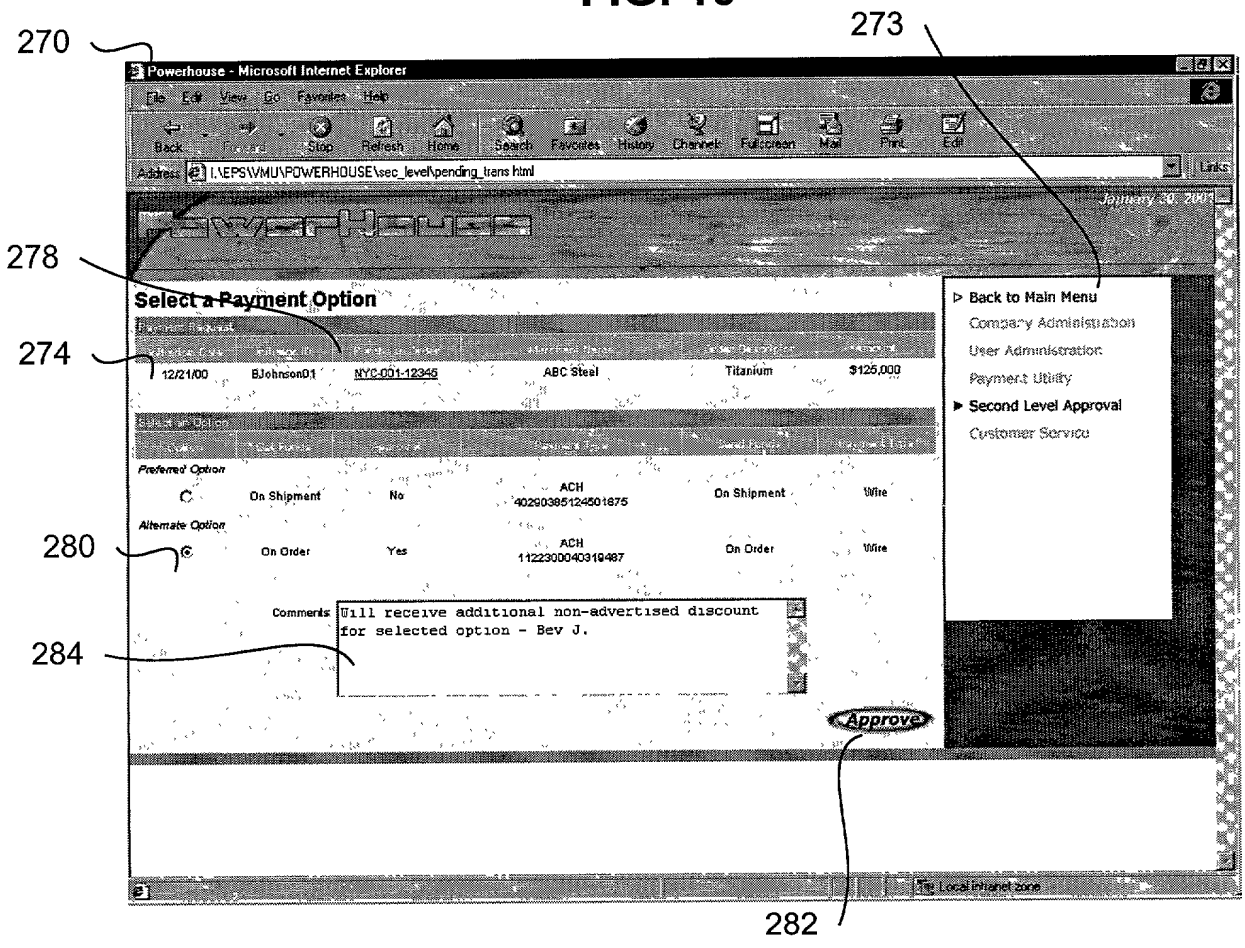
270
273
Powerhouse - Microsoft Internet Explorer
278
Select a Payment Option
274
12/21/00
BJohnson01
NYC-001-12345
ABC Steel
Titanium
$125,000
Preferred Option
On Shipment
No
ACH
402903851245018?5
On Shipment
Wire
Alternate Option
280
On Order
Yes
ACH
1122300040319487
On Order
Wire
Comments
Will receive additional non-advertised discount for selected option - Bev J.
284
Approve
Back to Main Menu
Company Administration
User Administration
Payment Utility
Second Level Approval
Customer Service
282

FIG. 11

286

Payment Request Reconciliation Report
Date Printed: 01/31/2001

Company: ABC Company **Organization:** Purchasing

Initiator: Bjohnson01
Initiation Date: 01/09/2001
Purchase Order: NYC-001-12345
Merchant: XYZ Steel
Order Descriptor: Rolled Steel
Order Amount: $660.00
Actual Amount: $712.80
Payment Request Status: Pending

Event	Expected Date	Actual Date	
Order	-	01/09/2001	Order Detail
Configuration Approval	-	01/11/2001	Approval Detail
Shipment	01/24/2001	01/26/2001	Shipment Detail

Payment Transaction Detail:

ID	Transaction	Account Type	Account Number	Trigger	Date Expected	Date Actual	Amount	Status
t000000001-123	Get Funds	ACH	402903851245O1875	Shipment	01/24/2001	01/26/2001	$712.80	Complete
t000000001-123	Send Funds	ACH		Receipt	01/29/2001			Pending

FIG. 12

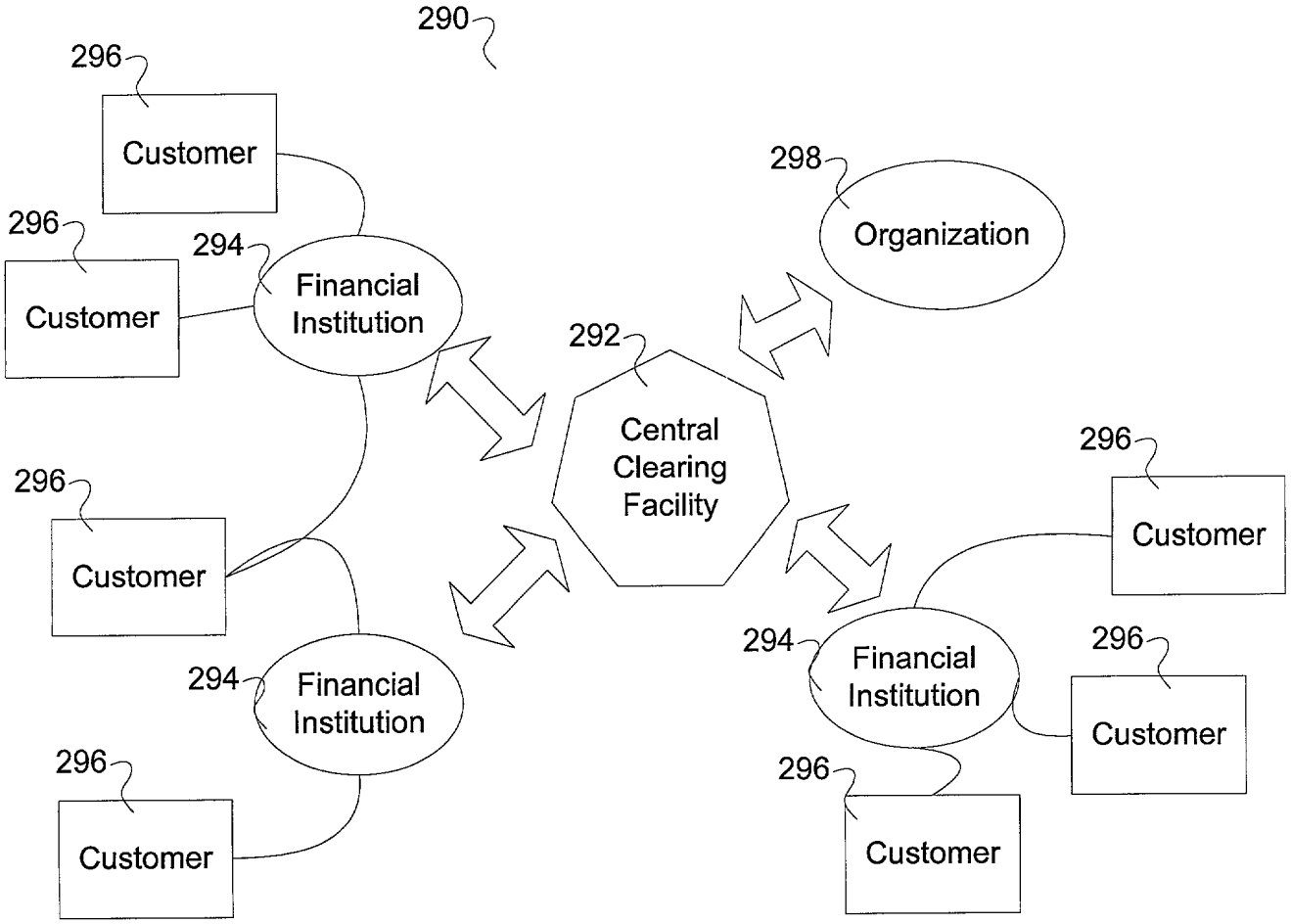

FIG. 13

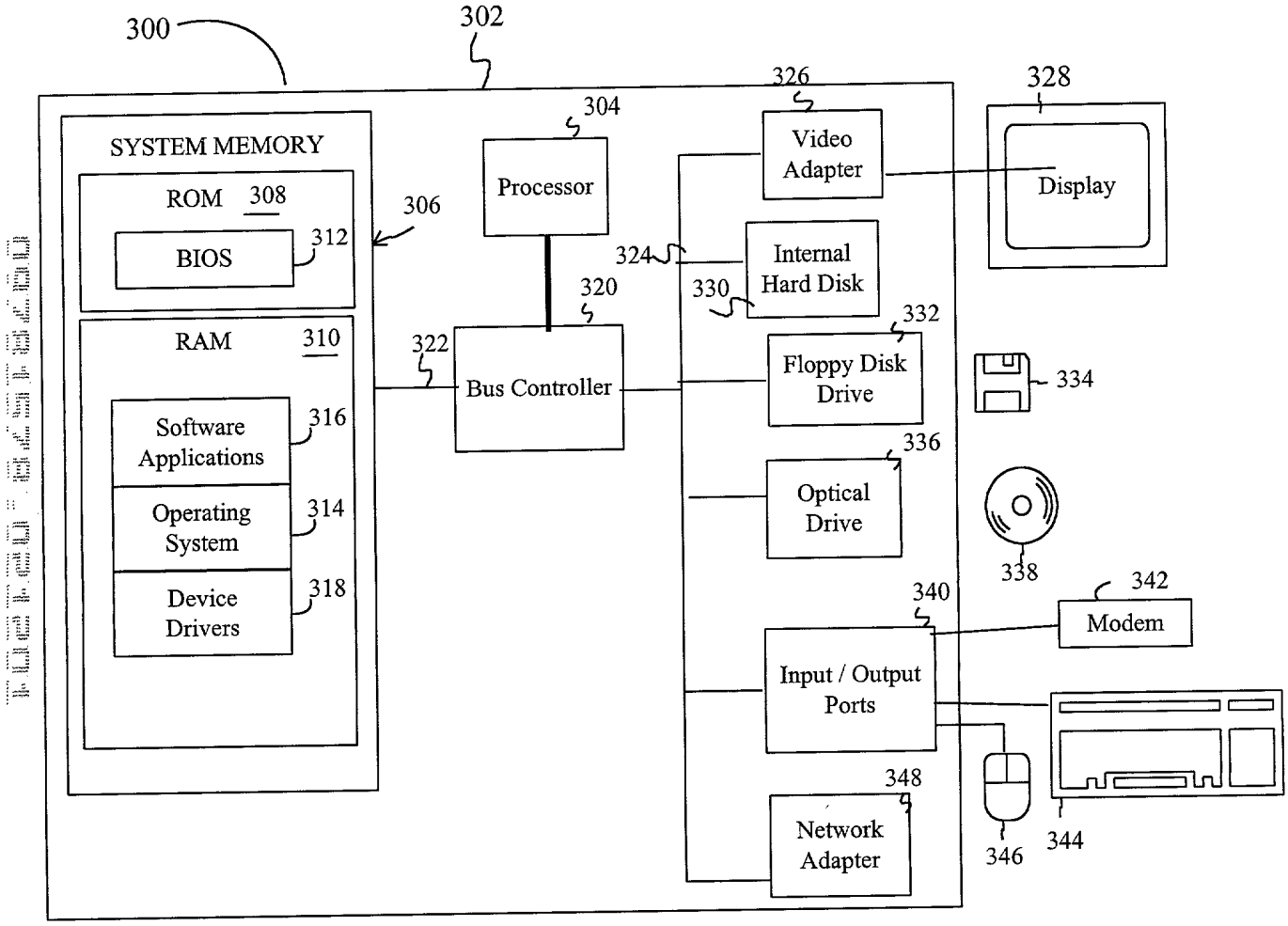
300
302
SYSTEM MEMORY
ROM 308
BIOS
312
RAM 310
Software Applications
316
Operating System
314
Device Drivers
318
306
Processor
304
320
322
Bus Controller
326
Video Adapter
328
Display
324
Internal Hard Disk
330
332
Floppy Disk Drive
334
336
Optical Drive
338
340
342
Modem
Input / Output Ports
348
Network Adapter
346
344

FIG. 14